Listing of Claims:

This listing of claims will replace all prior versions and listings of claims in the application:

1.-30. (Canceled).

31.　(Previously Presented) A method for facilitating a Radio Frequency (RF) payment transaction at a transaction processing entity, comprising:

correlating a transaction device identifier to a payment account code;

providing the transaction device identifier to an RF payment device using an internet connection;

receiving, from a merchant system, a transaction request comprising the transaction device identifier, a transaction value, and a merchant system authentication tag;

authenticating the merchant system tag;

associating the transaction device identifier with the payment account code; and

providing authorization for the RF payment transaction to the merchant system when the merchant system authentication tag is authenticated.

32.　(Previously Presented)　The method of claim 31, wherein the merchant system is not provided the payment account code during the RF payment transaction.

33.　(Previously Presented) The method of claim 31, wherein the transaction device identifier is provided in Track 1 / Track 2 format.

34.　(Previously Presented) The method of claim 31, wherein the transaction device identifier is provided in a data record of variable format.

35.　(Previously Presented) The method of claim 31, further comprising:

updating the payment account code; and

associating the updated payment account code with the transaction device identifier without modifying the transaction device identifier.

36.   (Previously Presented) The method of claim 31, further comprising:

storing at least one of a plurality of loyalty account numbers and a plurality of rewards account numbers associated with the transaction device identifier;

selecting a loyalty account number from a plurality of loyalty account numbers, the loyalty account number corresponding to the merchant system and the transaction device identifier; and

transmitting the loyalty account number to the merchant system.

37.   (Previously Presented) The method of claim 31, further comprising providing a URL to the RF payment device wherein the URL is unique to at least one of the RF payment device, the payment account code, and the transaction processing entity.

38.   (Previously Presented)   The method of claim 37, further comprising:

receiving, from the merchant system, the URL associated with the RF payment device;

associating the URL with at least one of the transaction device identifier and the payment account code; and

facilitating the RF payment transaction using at least one of the correlative transaction device identifier and the correlative payment account code.

39.   (Previously Presented)   The method of claim 37, wherein the URL is the transaction device identifier.

40.   (Previously Presented) A method for tracking Radio Frequency (RF) transaction device activity using an RF Identification (RFID) reader, comprising:

receiving a transaction device identifier from an RF transaction device;

mapping the transaction device identifier;

configuring an incentive offer based on at least one factor associated with the transaction device identifier; and

transmitting the incentive offer to the RF transaction device.

41.   (Previously Presented) The method of claim 40, wherein the at least one factor associated with the transaction device identifier includes: the duration the RFID reader has received the transaction device identifier, the location of the RF transaction device, a path traversed by the RF transaction device, a purchasing history associated with the RF transaction device, a user's gender associated with the RF transaction device, a user's age associated with the RF transaction device, and general economic information of a consumer group.

42.   (Previously Presented) The method of claim 40, wherein the incentive offer is associated with at least one of a loyalty account number and a rewards point account.

43.   (Previously Presented) The method of claim 40, further comprising analyzing the at least one factor to improve the effectiveness of a merchandizing process.

44.   (Previously Presented) A Radio Frequency (RF) payment device comprising:

a first RF transponder to receive a device authentication code from an RF Identification (RFID) reader;

a protocol/sequence controller to communicate with the first RF transponder;

a transaction device identifier associated with a corresponding account code maintained at a transaction processing entity;

a unique device identification code;

a unique device encryption key corresponding to the transaction device identifier; and

a device authentication circuit to communicate with the database and the protocol/sequence controller, wherein the device authentication circuit is configured to use the unique device encryption key to encrypt the device authentication code and is configured to use the unique device encryption key to encrypt the transaction device identifier;

wherein the first RF transponder is configured to transmit at least one of the encrypted device authentication code and the encrypted transaction device identifier to the RFID reader.

45.   (Previously Presented) The RF payment device of claim 44, further comprising a second RF transponder.

46.   (Previously Presented) The RF payment device of claim 45, wherein at least one of the first RF transponder and the second RF transponder is configured to transmit an RFID reader authentication code to the RFID reader, and wherein at least one of the first RF transponder and the second RF transponder is configured to receive an encrypted RFID reader authentication code from the RFID reader.

47.   (Previously Presented) The RF payment device of claim 46, further comprising an RFID reader decryption key, wherein the device authentication circuit is configured to use the RFID reader decryption key to decrypt the encrypted RFID reader authentication code received from the RFID reader in order to authenticate the RFID reader.

48.   (Previously Presented) The RF payment device of claim 47, wherein the unique

device identification code comprises a personalized unique device identification code,

wherein the unique device encryption key comprises a personalized unique device encryption

key, wherein the transaction device identifier comprises a personalized transaction device

identifier, and wherein the RFID reader decyption key comprises a personalized RFID reader

decryption key.

49.   (Previously Presented) The RF payment device of claim 45, wherein the

protocol/sequence controller is configured to be in communication with at least one of the

first RF transponder and the second RF transponder via a modulator/demodulator.

50.   (Previously Presented) The RF payment device of claim 45, further comprising an

enable/disable switch configured to enable/disable at least one of the first RF transponder and

the second RF transponder.

51.   (Previously Presented) The RF payment device of claim 45, wherein the RF payment

device is an RF payment fob.

52.   (Previously Presented) A method for facilitating a Radio Frequency (RF) payment

transaction using a transponder at an RF payment device, comprising:

receiving, from a transaction processing entity, a transaction device identifier

corresponding to a payment account code;

receiving an RF interrogation signal from an RFID reader, wherein the RF

interrogation signal comprises a payment device authentication code;

activating a transponder system authentication circuit in response to the RF

interrogation signal;

encrypting the payment device authentication code with a unique encryption key;

providing an encrypted payment device authentication code and a unique payment device identification code to the RFID reader;

decrypting an encrypted RFID reader authentication code;

comparing the decrypted RFID reader authentication code to an RFID reader authentication code;

authenticating the RFID reader when the decrypted RFID reader authentication code matches the RFID reader authentication code; and

transmitting the transaction device identifier to the RFID reader.

53. (Previously Presented) The method of claim 52, wherein the RFID reader receives the encrypted RFID reader authentication code and the unique payment device identification code, associates a unique payment device decryption key stored in an RFID reader database with the unique payment device identification code, decrypts and compares the encrypted RFID reader authentication code to the payment device authentication code, and authenticates the RF payment device when the decrypted payment device authentication code matches the payment device authentication code.

54. (Previously Presented) The method of claim 52, further comprising:

receiving a second RF interrogation signal from the RFID reader; and

wherein a second transponder is configured to be responsive to the second RF interrogation signal.